

**UNITED STATES DISTRICT COURT  
MIDDLE DISTRICT OF GEORGIA  
MACON DIVISION**

ASSOCIATED INDUSTRIES INS.	:	
CO., INC..	:	
	:	
Plaintiff,	:	CASE NO. 5:23-cv-00201-TES
	:	
vs.	:	Declaratory Judgment Action
	:	
QUICK SERVE EMERY, LLC,	:	
RHODY DEVELOPMENT, LLC,	:	Jury Trial Demanded
VISHAL PATEL, MUKESH	:	
PATEL, CHRISTOPHER LAMAR,	:	
GREG L. WATKINS, SR., as	:	
Grandfather and Guardian of Anahi	:	
Janae Watkins and Ke’Auri Watkins,	:	
and as Administrator of the Estate of	:	
Greg L. Watkins, Jr.,	:	
	:	
Defendants.	:	

**CONSENT JUDGMENT**

ASSOCIATED INDUSTRIES INSURANCE COMPANY, INC. (“Associated”) filed this declaratory judgment action contending it owes no or little coverage to the defendants for claims asserted against them in three civil actions: (1) *Perfect Robinson v. Quick Serve Emery, LLC, Vishal Patel, Rhody Development, LLC, and Mukesh Patel*, Civil Action No. 23SCCV-095543 (“Action 1”), (2) *Greg L. Watkins, Sr., as Grandfather and Guardian of Anahi Janae Watkins and Ke’Auri Watkins, and as Administrator of the Estate of Greg L. Watkins, Jr. v. Quick Serve Emery, LLC, Vishal Patel, Rhody Development, LLC, RSP Amusement, Inc., Krunal Patel, Mukesh Patel, and Rajinder Kaura*, Civil Action No. 2022-CV-077233 (“Action 2”), and (3) *Greg L. Watkins, Sr., as Grandfather and Guardian of Anahi Janae Watkins and Ke’Auri Watkins, and as Administrator of the Estate of Greg L. Watkins, Jr. v. Christopher Lamar*, Civil Action No. 2023-CV-078680 – all in Bibb County State Court (“Action 3”) (together, the “Underlying Actions”).

Christopher Lamar, CEO of Quick Serve Emery, LLC , was added to this action by First Amended Complaint owing to Action 3. Krunal Patel, Rajinder Kaura, and RSP Amusement, Inc. (“RSP Defendants”), former defendants in Action 2, have since been dismissed from this action. Perfect Robinson, defendant in Action 1 which has since settled, has likewise been dismissed from this action.

Defendant in this action, Greg L. Watkins, Sr., as Grandfather and Guardian of Anahi Janae Watkins and Ke’Auri Watkins, and as Administrator of the Estate of Greg L. Watkins, Jr. (Plaintiffs in Action 2 and Action 3) ( hereinafter, the “Watkins”) concede that the assault & battery hazard sublimit of the Associated policy, No. AES1206323 00, which was in effect from January 18, 2021 to January 18, 2022 (the “Policy”), applies to limit Associated’s coverage applicable to the claims in the Underlying Actions to \$25,000 per occurrence/\$50,000 aggregate. Watkins consents to judgment indicating that \$25,000 of the applicable limits under the Policy were paid to Perfect Robinson in order to settle and dismiss Action 1. Watkins consents to judgment indicating that the total balance of liability insurance coverage remaining under the Policy for all claims asserted against Quick Serve Emery, LLC, Christopher Lamar, Vishnal Patel a/k/a Vishnal Dave, Rhody Development, LLC, and Mukesh Patel by Watkins in Action 2 and Action 3 is \$25,000.

Therefore, this Court declares and orders as follows with regard to Watkins:

- (1) All liability coverage that was available for claims asserted against all defendants in the Underlying Actions is/was limited by the Assault & Battery Hazard Sublimit of said Policy to \$25,000 per occurrence/\$50,000 in the aggregate;

- (2) Associated paid the maximum amount of coverage it had for the claims asserted in Action 1, \$25,000, and owes no other or additional coverage to any defendant in this action for any claim asserted in Action 1; and
- (3) A total of \$25,000 of coverage remains under the Policy for any and all claims asserted in Action 2 and Action 3 against any defendant for compensatory damages only;
- (4) There is no coverage available under the Policy for any punitive or exemplary damages since a valid exclusion in the Policy excludes coverage for any such damages; and
- (5) Watkins are therefore dismissed from this action without prejudice.

Plaintiff's claims in this action as asserted against Defendants Rhody Development, LLC and Mukesh Patel remain pending

SO ORDERED this 18 day of December, 2023.

s/Tilman E. Self, III  
Tilman E. (Tripp) Self, Judge  
United States District Court

Consented to by:

/s/ William Allred  
Counsel for Plaintiff  
Ga. Bar No. 000320

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